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5/22/02

Date of deposit

Alison Kessler

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Applicant: Paul Turgeon

Serial No.: 10/086,793

Filed: March 1, 2002

For: SYSTEM AND METHOD FOR PERFORMING SECURE REMOTE
REAL-TIME FINANCIAL TRANSACTIONS OVER A PUBLIC
COMMUNICATIONS INFRASTRUCTURE WITH STRONG
AUTHENTICATION

Attorney Docket No.: 044624-15-CIP

PRELIMINARY AMENDMENT

Assistant Commissioner for Patents
Washington, DC 20231

Dear Sir:

Prior to substantive examination of the above-identified application, please
amend the specification as follows:

IN THE SPECIFICATION

On page 1, please delete the section RELATED APPLICATIONS and replace with the
following replacement section:

RELATED APPLICATIONS

This application is a continuation-in-part and claims the benefit of co-pending
U.S. non-provisional patent application Serial No. 09/394,143 filed on September 10,
1999 entitled "System and Method for Providing Secure Service Over Public and Private
Networks Using a Removable Potable Computer-Readable Storage Medium at a Network
Access Drive."

MARKED UP VERSION OF REPLACEMENT SECTION

RELATED APPLICATIONS

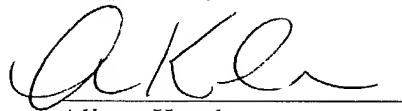
This application is a continuation-in-part and claims the benefit of co-pending U.S. non-provisional patent application Serial No. 09/394,143 filed on September [8] 10, 1999 entitled "System and Method for Providing Secure Service Over Public and Private Networks Using a Removable Potable Computer-Readable Storage Medium at a Network Access Drive."

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REMARKS

In the marked up version of the replacement section, deleted matter is shown by brackets and added matter is shown by underlining. The amendment to the specification corrects the filing date of the co-pending application of which the present application claims priority benefit. The amendment does not introduce any new matter. It is respectfully submitted that the subject application is now in condition for examination.

Respectfully submitted,



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